

**From:** [Mrs. Kim Frankenfield](#)  
**To:** [Public Hearing;](#)  
**CC:**  
**Subject:** Wal-Mart Bank  
**Date:** Thursday, April 06, 2006 8:31:19 AM  
**Attachments:**

---

To Whom it May Concern;

I am against the growth of Wal-Mart into the banking sector. They are too big and too powerful as it is, and they are still growing. While there are many wonderful things about Wal-Mart, I think they need to be concerned with the issue of healthcare for their employees before they look into opening a financial institution. I might agree to them starting a Credit Union that is limited to their employees, but I don't agree with them having full reign to run a bank in the public sector because of the way they squeeze out the individualization of the "little guy".

Please, if you do grant them the permission to open their bank, consider placing stronger, tighter regulations on them so that they don't squeeze out the competition and set us back any more than they already do.

Thank you for your time.

Sincerely,  
Kim Frankenfield